

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

ROSE GORDON

Debtor(s)

Case No. 19-70636JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2019.
- 2) The plan was confirmed on 01/29/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/14/2020, 08/11/2020, 10/29/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/09/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,702.38.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$38,459.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$38,459.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,988.20
Court Costs \$0.00
Trustee Expenses & Compensation \$1,723.71
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,711.91

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIS PORTFOLIO SERVICES (AMERICA	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	258.00	NA	NA	0.00	0.00
ASHFORD UNIVERSITY	Unsecured	1,739.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	13,304.00	7,550.00	1,656.16	1,656.16	256.41
CAPITAL ONE AUTO FINANCE - DIV C	Unsecured	0.00	9,458.66	9,458.66	0.00	0.00
CAPITAL ONE NA**	Unsecured	550.00	550.50	550.50	0.00	0.00
CAPITAL ONE**	Unsecured	550.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Unsecured	0.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	11,974.91	0.00	5,466.17	0.00
ECMC(*)	Unsecured	6,111.00	6,400.39	6,400.39	0.00	0.00
FRONTIER COMMUNICATION	Unsecured	0.00	615.71	615.71	0.00	0.00
HOMETOWN BANK OF PENNSYLVAN	Unsecured	0.00	NA	NA	0.00	0.00
HOMETOWN BANK OF PENNSYLVAN	Secured	26,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	12,844.09	12,844.09	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	12,892.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	695.09	695.09	0.00	0.00
M & T BANK	Unsecured	0.00	NA	NA	0.00	0.00
M & T BANK	Secured	86,713.09	86,433.31	0.00	25,363.34	0.00
M & T BANK	Secured	0.00	813.38	813.38	0.00	0.00
NORTHWEST SAVINGS BANK**	Secured	1,031.76	992.11	992.11	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	1,044.00	1,044.42	1,044.42	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	858.00	857.76	857.76	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	NA	564.67	564.67	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	771.90	771.90	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	NA	555.66	555.66	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.01	5.01	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	12,150.00	NA	NA	0.00	0.00
US DEPARTMENT OF HUD**	Secured	NA	26,162.72	0.00	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	1,953.00	1,952.76	1,952.76	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILLIAMSON AND BROWN LLC	Unsecured	540.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$25,363.34	\$0.00
Mortgage Arrearage	\$813.38	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,656.16	\$1,656.16	\$256.41
All Other Secured	\$992.11	\$0.00	\$0.00
TOTAL SECURED:	\$3,461.65	\$27,019.50	\$256.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5.01	\$5,471.18	\$0.00
TOTAL PRIORITY:	\$5.01	\$5,471.18	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,311.61	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,711.91</u>	
Disbursements to Creditors	<u>\$32,747.09</u>	
TOTAL DISBURSEMENTS :		<u>\$38,459.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.